

**From:** daniel hetrick <dfhetrick@gmail.com>  
**Sent:** Saturday, March 13, 2010 10:58 AM  
**To:** secretary <secretary@CFTC.gov>  
**Subject:** Regulation of retail forex

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To whom it may concern:

**RIN 3038-AC61** will create negative consequences in an already struggling economy. Regulation of leverage will all but eliminate the retail forex business along with the thousands of jobs, incomes, and tax revenues it provides. If the idea of regulation is to protect the consumer then why not focus your attention on how to educate the consumer instead of penalizing them for trying to make a living trading forex.

Sincerely,

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